

Exhibit Q

to Hawkins Declaration

Plaintiffs' Reply in Further Support of Motion for Class Certification

Michelo et al. v. Nat'l Collegiate Student Loan Trust 2007-2 et al., No. 18-CV-1781

Bifulco et al. v. Nat'l Collegiate Student Loan Trust 2004-2 et al., No. 18-CV-7692



NCO Financial Systems, Inc.
eRecoverEase™ User Manual
for Network Attorneys

Organizational Area(s):	Attorney Network Services
Functional Area(s):	eRecoverEase™
Responsible Individual/Title:	Tanya McComb VP of Audit and Compliance

NCO Attorney Network Services
eRE P-Code Listing

*CC:A022	Settlement Payment	90	N/A	Send this P-Code when the debtor is paying the Attorney Firm directly and there is a judgment on the account.
*CC:P107	Garnishment	90	N/A	Send this P-Code when the account is being paid through some form of garnishment.
*CC:J106	Collection	30	N/A	Send this P-Code when the debtor has fulfilled PIF/SIF requirements and the Attorney Firm filed a Satisfaction of Judgment.
				Send this P-Code when you have a judgment on an account but you do not want the account recalled because you know a payment will be made at some point in the near future. You will need to send this P-Code at least once every 90 days or the account may be recalled even if there is a Judgment. Please note that most judgments will not be recalled automatically, however, some clients require additional information on their Judgment accounts in order for NCO and the Attorney Firm to keep the account open. Whenever possible, NCO will notify the Attorney Firm if NCO is initiating the Judgment recall for a collection strategy.
*CC:A102	Promise to Pay	90	N/A	Send this P-Code when you have a promise to pay on the account.
*CC:A106	Promise to Pay	90	N/A	Send this P-Code when you have a confirmed payment on the account and you do not have a judgment on the account.
*CC:A020	Collection	90	N/A	Send this P-Code if you are not closing the account, and have established that there is a bad home or work phone # on the account. Other forms of collection and litigation should still be utilized.
*CC:I100	Account Sent without Phone #	10	N/A	
*CC:I103	Debtor Address is Bad	10	N/A	Use this P-Code if you are not closing the account, and have established there is a bad address on the account. Other forms of collection and litigation should be utilized.
*CC:S106	Dispute			Use this P-Code to report a dispute as defined as any written or verbal communication from the debtor or debtor's representative, which claims to dispute the debt, or any portion thereof, owed to the client. Must include W122-pcode to report description of dispute.
*CC:S144	Dispute Resolved			Use the P-Code to report when a dispute has been resolved.
*CC:L107	Fraud			Use this P-Code to report a Fraud as defined as any written or verbal communication from the debtor or debtor's representative that includes claims of fraud or identity theft.
*CC:S111	Cease and Desist			Use this P-Code to report a Cease and Desist as defined as any written or verbal communication from the debtor or debtor's representative which directs your firm or the client to cease written and/or verbal communication.
*CC:S113	Deceased			Use this P-Code to report deceased debtor with an Estate.
*CC:S114	Deceased			Use this P-Code to report a deceased debtor without an Estate.
*CC:P114	Answer Filed			Use this P-Code if an answer is filed by defendant to Plaintiff's initial court filing. If the answer is a counterclaim the attorney firm must also send the P105 P-code via eRecoverEase in addition to the P114.
*CC:L127	Trial Set			Use this P-Code if a hearing or trial is scheduled.
*CC:S126	Request Affidavit from NCO	14	N/A	Use this P-Code when you are not closing the account and have requested an affidavit of debt on the account.
*CC:S127	Request Statement from Client	10	N/A	Use this P-Code if you are not closing the account and have requested a statement on the account.
*CC:S128	Request Application from Client	10	N/A	Use this P-Code if you are not closing the account and have requested an application on the account.
*CC:S129	Request Media from Client	10	N/A	Use this P-Code if you are not closing the account and have requested some form of media besides a statement or application on the account.
*CC:S145	Request Media from Client			Use this P-Code when a client affidavit has been submitted to the court.

Counterclaim Monthly Updates to NCO

NCO requires firms to send monthly updates on all active Counterclaim cases that your firm is currently handling for NCO and/or their client. These updates are required to be sent to ANSCompliance@ncogroup.com by the 25th of each month, or the following business day if the 25th falls on a weekend or holiday.

Each column must be filled in by using as much detail as possible for each pending case. These updates are NOT meant to be used for requesting media, notifying NCO of upcoming hearings where a witness is needed or conveying settlement offers for approval. These updates may be included in your response; however your firm must follow the specific procedures for each media, witness or settlement request.



Counter Claim
Monthly Status Updat